

Information to identify the case:					
Debtor 1	Jeffrey S. Schroy			Social Security number or ITIN	xxx-xx-2581
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 13-17227-JNP					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey S. Schroy

9/27/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeffrey S. Schroy
 Debtor

Case No. 13-17227-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Sep 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2016.

db Jeffrey S. Schroy, 125 Mantua Blvd Apt D, Mantua, NJ 08051-1047
 r +Michele Iannella, Keller Williams Realty, 1455 Kings Highway, Swedesboro, NJ 08085-1627
 cr +PFS Financial 1, LLC, 7990 IH 10 West, Suite 200, San Antonio, TX 78230-4786
 514089697 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504
 513816388 Associates in General Surgery, Apex Asset Management, 1891 Santa Barbara Dr,
 Lancaster, PA 17601-4106
 514079983 +Bank of America, N.A., c/o Kivitz, McKeever, Lee. P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 515114912 Bank of New York as trustee for CWALT 2004-28CB, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 515114913 +Bank of New York as trustee for CWALT 2004-28CB, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826, Bank of New York as trustee for CWALT 20,
 c/o Shellpoint Mortgage Servicing 29603-0826
 513816390 Beau Rivage Homeowners Assoc, Mamco Property Management, 1400 Horizon Way Suite 200,
 Mount Laurel, NJ 08054
 513836624 +Borough of Glassboro, Rosemary A. Turner C.T.C., 1 S. Main Street,
 Glassboro, NJ 08028-2539
 513816391 Braeland Mazzagatti, 501 Mullica Hill Rd Apt 69, Glassboro, NJ 08028-1244
 513816392 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 513816393 +Glassboro Tax Office, 1 S Main St, Glassboro, NJ 08028-2539
 513816396 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 513816397 Progressive Insurance, Credit Coll, PO Box 9134, Needham, MA 02494-9134
 513816398 Regional Otolaryngology, Berks Credit And Coll, 900 Corporate Dr,
 Reading, PA 19605-3340
 513816399 Richard D. Stahler Sr., PO Box 33, Mantua, NJ 08051-0033
 513816400 UMDNJ Som General Internal Med, Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 513816401 US Bank Cust/CCTS Capital, LLC, Pellegrino & Feldstein, LLC, 290 Route 46,
 Denville, NJ 07834-1239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2016 23:12:19 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 27 2016 23:12:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513816389 EDI: BANKAMER.COM Sep 27 2016 22:43:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
 Greensboro, NC 27410-8110
 513989664 +EDI: BANKAMER.COM Sep 27 2016 22:43:00 BANK OF AMERICA, N.A., 400 National Way,
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414
 515168957 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 27 2016 23:12:43
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 515168956 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 27 2016 23:12:43
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 515628548 +E-mail/Text: Bankruptcy_PFS@propelfs.com Sep 27 2016 23:11:45 PFS Financial 1, LLC,
 c/o Propel Financial Services, LLC, 7990 IH 10 West, Suite 200, San Antonio, TX 78230,
 PFS Financial 1, LLC, c/o Propel Financial Services, LLC 78230-4786
 515628547 +E-mail/Text: Bankruptcy_PFS@propelfs.com Sep 27 2016 23:11:45 PFS Financial 1, LLC,
 c/o Propel Financial Services, LLC, 7990 IH 10 West, Suite 200, San Antonio, TX 78230-4786
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513974592 Crestar Capital, L.L.C.
 513816394 ##Heather Faunce, 501 Mullica Hill Rd Apt 26, Glassboro, NJ 08028-1245
 513816395 ##Henrietta Fowler, 501 Mullica Hill Rd Apt 12, Glassboro, NJ 08028-1246

TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Sep 27, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2016 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com, Aholmes@hgllclaw.com
Adam D. Greenberg on behalf of Creditor Crestar Capital, L.L.C. f/k/a CCTS Capital, L.L.C. agreenberg@hgllclaw.com, Aholmes@hgllclaw.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Jeffrey S. Schroy jjresq@comcast.net, jjresql@comcast.net
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, et al... jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE PASS-THROUG bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor Bayview Loan Servicing LLC bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor SHELLPOINT MORTGAGE SERVICING, as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE bankruptcy@feinsuch.com

TOTAL: 10